



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

April 30 Balance	\$96,471		Dec 31, 2013 Balance	\$589,830
Total Revenues	\$1,328,751		Jan-May Revenues	\$4,891,536
Employer Premiums	1,072,817		Jan-May Expenses	\$4,823,078
Employee Premiums	235,183		May 31, 2013 Balance	\$658,288
Other Revenues	20,751			
Total Expenses	\$766,934		YTD Gain/(Loss)	\$68,458
Week 1 Claims	217,077			
Week 2 Claims	119,546			
Week 3 Claims	228,163			
Week 4 Claims	111,992			
Fixed Costs—Premiums	69,410			
Fixed Costs--Fees	20,746			
Monthly Gain/(Loss)	\$561,817			
May 31 Balance	\$658,288			

Positive Claims Trends in 2013

Although we don't yet have final revenue and expense figures for June, we do know our claims total for the first six months of the year—and the news is good. The chart below compares claims for the first half of 2012 to claims for the first half of 2013.

	Jan-June 2012	Jan-June 2013	\$ Difference	% Difference
Medical/Dental	4,859,350	4,224,724	-634,626	-13.06
Prescription	1,027,851	866,736	-161,115	-15.67
Total	5,887,201	5,091,460	-795,741	-13.52

Because so many factors are outside the City's control, it's hard to determine the exact reason for the drop in claims. Several factors in the equation include employee participation in the wellness program, changes in the health plan that cause employees to be better consumers of health care, and probably a lot of luck. At any rate, we are confident the programs we have implemented (including the Primary Plus Employee Health Center) and the new plan design that took place in January have put us in a better position than a year ago.

We will continue to react to changes in the health care environment as additional provisions of the Affordable Care Act (ACA) are rolled out. The biggest change in 2014 will be the introduction of Health Insurance Exchanges. These will have minimal impact on City employees as the City's plans offer the required minimum essential coverage that is deemed affordable under federal guidelines.

Some ACA provisions will affect the City plan. In 2014 the plan will have to pay the first of three annual "Transitional Reinsurance Program" fees, which are intended to stabilize premiums in the individual market as the exchanges become operational. These fees will start at \$63 per covered life (employees and dependents), and are expected to exceed \$100,000 in 2014. In addition, pre-existing condition exclusions will be prohibited for all plan participants—this will primarily benefit new plan participants who have not had recent coverage.

The City's goal, throughout the transitions required by the ACA, is to offer options that allow you to select the coverage that best fits your needs at a competitive cost.

De-Bug Your Summer

Bugs—flies, mosquitoes, ticks, bees and wasps—are both a summer nuisance and a health hazard. You can minimize the risk by taking the following steps.

Keep it Clean: A picnic table littered with sugary drinks is like a standing invitation to bees and wasps. If you leave a soda can out and a bee flies into the can, you're at high risk for a sting on the lips. The house fly doesn't bite or sting, but it can spread disease when it lights on food intended for human consumption. Remove trash frequently and store in covered containers away from the house. Clean up spills as soon as they occur. Cover exposed food and store properly.

Dry it Out: Standing water is a no-no. Mosquitoes use water as a breeding ground, so keep buckets and wading pools empty when not in use. And at least once a week, check and empty flowerpots, birdbaths and anything else that collects water around your yard.

Dull their Senses: Bright colors are an invitation for bees. If you are going to be outside, dress in light colors and pastels; lighter colors also make it easier to spot ticks. Skip perfumed products—if it smells good to you, it's alluring for bees as well.

Cover Up: Ticks thrive in wooded and brushy areas with high grass, brush and leaves. Cover exposed skin by wearing long-sleeved shirts, long pants and hats. Tuck in shirts, tuck pants into socks and wear closed shoes instead of sandals to prevent bites. Check yourself, your children and pets, clothing and equipment carefully if you have been in the ticks' environment

Spray Away: If you're going to be outdoors for an extended time, or if mosquitoes and ticks are common where you live, spray clothing (but not skin) with the repellent permethrin, found in brands such as Sawyer. For shorter stints outdoors, skin-safe bug repellents with picaridin or DEET (such as Off! or Cutter) are also effective—the higher the concentration, the longer they'll work. If you prefer a repellent made from natural ingredients, consider those that contain oil of lemon eucalyptus (Off! Botanicals) or IR3535 (several of Avon's Skin-So-Soft Bug Guard products), which are generally as effective against mosquitoes as a low-concentration DEET product.

Bitten? Act Fast: Start by reaching for some ice. Ice is an anti-inflammatory, so it keeps the swelling and itching to a minimum. An over-the-counter antihistamine or hydrocortisone cream can help tame swelling and itching around the bite or sting site, but if you develop hives or itching all over, facial swelling or breathing problems, call 911—you may be having a severe allergic reaction.

BE AWARE, BE CAREFUL, AND BE SAFE THIS SUMMER